

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In the Bankruptcy Matter of:

Timothy J. Weatherby
Soraya C. Weatherby
aka Soraya C Falquez

Debtors

Bankruptcy No. 19-22138
Judge Donald R. Cassling
Chapter: 13

**CREDITOR'S DECLARATION OF DEBTOR'S REQUEST FOR TEMPORARY
FORBEARANCE DUE TO THE COVID-19 EMERGENCY**

Now comes Creditor Lakeview Loan Servicing, LLC ("Creditor"), by and through undersigned counsel, and hereby submits this Declaration to the Court as notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested – and Creditor has provided – a temporary suspension of mortgage payments.

The Debtor recently contacted Creditor requesting a forbearance period of 3 months which allows Debtor to elect to not tender mortgage payments to Creditor that would come due on the mortgage starting April 1, 2021 through June 1, 2021. During this forbearance period, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

Per the request, Debtor will resume Mortgage payments beginning July 1, 2021, and will be required to cure the delinquency created by the forbearance period. During the forbearance period and up to and including the time when that period ends, Creditor will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval. This Declaration does not constitute an amendment or modification to the Debtor's

plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan or reorganization to reflect the forbearance agreement, if required.

If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period. Creditor may continue to file notices in compliance with Fed. Rule Bankr. P. 3002.1.

/s/ Josephine J. Miceli

Josephine J. Miceli, ARDC #6243494
Attorney for Lakeview Loan Servicing, LLC

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NOTICE:

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE

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CERTIFICATE OF MAILING

TO: Timothy J. Weatherby, 8844 S. 55th Court, Oak Lawn, IL 60453
Soraya C. Weatherby *aka Soraya C Falquez*, 8844 S. 55th Court, Oak Lawn, IL 60453
Tom Vaughn, 55 E. Monroe Street, Suite 3850, Chicago, IL 60603
David M. Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604

I, Josephine J. Miceli, an attorney certify that I served the attached notice of forbearance extension by mailing a copy to the Debtors at the address listed above by depositing the same in the U.S. mail, first class, postage prepaid at 633 W. Wisconsin Avenue, Suite 408, Milwaukee, WI 53203 on or before 5:00 p.m. on March 26, 2021. The remaining parties were served by the CM/ECF electronic noticing system.

/s/ Josephine J. Miceli

Josephine J. Miceli, ARDC #6243494
Attorney for Lakeview Loan Servicing, LLC

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